

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOHN MARK SKLADANOWSKI
ELAINE ANN SKLADANOWSKI
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:17-10166 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/20/2017 and confirmed on 5/15/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts	88,090.32
Less Refunds to Debtor	1,204.78
TOTAL AMOUNT OF PLAN FUND	86,885.54

Administrative Fees	
Filing Fee	0.00
Notice Fee	0.00
Attorney Fee	4,580.00
Trustee Fee	4,055.73
Court Ordered Automotive Insurance	0.00
TOTAL ADMINISTRATIVE FEES	8,635.73

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WILMINGTON SAVINGS FUND SOCIETY F	0.00	0.00	0.00	0.00
	Acct: 8074				
	WILMINGTON SAVINGS FUND SOCIETY F	4,533.92	4,533.92	0.00	4,533.92
	Acct: 8074				
	WILMINGTON SAVINGS FUND SOCIETY F	0.00	46,872.54	0.00	46,872.54
	Acct: 8074				
	WILMINGTON SAVINGS FUND SOCIETY F	0.00	0.00	0.00	0.00
	Acct: 8074				
	ERIE COUNTY TAX CLAIM BUREAU*	0.00	0.00	0.00	0.00
	Acct: 3512				
	AMERICO FCU	16,634.00	16,634.00	2,206.91	18,840.91
	Acct: 7187				
	FLAGSHIP CREDIT ACCEPTANCE	0.00	0.00	0.00	0.00
	Acct: 5352				
					70,247.37

Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	JOHN MARK SKLADANOWSKI	0.00	0.00	0.00	0.00
	Acct:				
	JOHN MARK SKLADANOWSKI	643.00	643.00	0.00	0.00
	Acct:				
	JOHN MARK SKLADANOWSKI	561.78	561.78	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	3,580.00	3,580.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	1,000.00	1,000.00	0.00	0.00
	Acct:				

* * * N O N E * * *

Unsecured				
ECMC(*)	15,799.86	1,102.83	0.00	1,102.83

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5645				
	AES (AMERICAN EDUCATION SRVCS)	0.00	0.00	0.00	0.00
	Acct: 0002				
	AMERICO FCU	5,090.63	355.33	0.00	355.33
	Acct: 5352				
	ASSOCIATED CLINICAL LAB	0.00	0.00	0.00	0.00
	Acct: 8015				
	ASSOCIATED CLINICAL LAB	0.00	0.00	0.00	0.00
	Acct: 3428				
	PORTFOLIO RECOVERY ASSOCIATES, LL	3,665.33	255.84	0.00	255.84
	Acct: 3781				
	PORTFOLIO RECOVERY ASSOCIATES, LL	2,370.99	165.50	0.00	165.50
	Acct: 3953				
	CAVALRY SPV I LLC - ASSIGNEE**	1,205.22	84.12	0.00	84.12
	Acct: 4960				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: PNUI				
	LVNV FUNDING LLC, ASSIGNEE	875.79	61.13	0.00	61.13
	Acct: 1193				
	MEDICOR ASSOCIATES INC	0.00	0.00	0.00	0.00
	Acct: 5007				
	PRA RECEIVABLES MANAGEMENT LLC - /	22,311.16	1,557.32	0.00	1,557.32
	Acct: 6919				
	PRA RECEIVABLES MANAGEMENT LLC - /	7,469.80	521.39	0.00	521.39
	Acct: 2814				
	UPMC HAMOT	2,098.69	146.49	0.00	146.49
	Acct: 5352				
	UPMC COMMUNITY MEDICINE	678.81	47.38	0.00	47.38
	Acct: 5352				
	UNIVERSITY OF PITTSBURGH PHYSICIAN	138.56	9.67	0.00	9.67
	Acct: 5352				
	UNITED STATES DEPARTMENT OF EDUC/	51,936.21	3,625.15	0.00	3,625.15
	Acct: 5645				
	UPMC HAMOT	879.87	61.41	0.00	61.41
	Acct: 5645				
	UPMC COMMUNITY MEDICINE	127.22	8.88	0.00	8.88
	Acct: 5645				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: XXXXXPRAE				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PAULA SKLADANOWSKI++	0.00	0.00	0.00	0.00
	Acct:				
	AMERICAN MEDICAL COLLECTION AGENT	0.00	0.00	0.00	0.00
	Acct:				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct:				
	PATHOLOGY ASSOCIATES OF ERIE	0.00	0.00	0.00	0.00
	Acct:				
	UPMC++	0.00	0.00	0.00	0.00
	Acct:				
					8,002.44

TOTAL PAID TO CREDITORS

78,249.81

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	21,167.92
UNSECURED	114,648.14

Date: 05/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

IN RE:

JOHN MARK SKLADANOWSKI
ELAINE ANN SKLADANOWSKI
Debtor(s)

Ronda J. Winnecour
Movant
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No Respondents.

Case No.:17-10166 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
John Mark Skladanowski
Elaine Ann Skladanowski
Debtors

Case No. 17-10166-TPA
Chapter 13

District/off: 0315-1
Date Rcvd: May 25, 2022

User: auto
Form ID: pdf900

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Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ John Mark Skladanowski, Elaine Ann Skladanowski, 2581 Hillborn Road, Erie, PA 16509-5809
14367652	+ Americo Federal Credit Union, 4101 Main Street, Erie, PA 16511-1967
14367653	+ Associated Clinical Laboratories, PO Box 71312, Philadelphia, PA 19176-1312
14367655	++ COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623 address filed with court:, Collection Service Center, Attn: Collections, Po Box 1623, Butler, PA 16003
14367658	+ Creditech / Cbalv, Attn: Collections, Po Box 99, Bangor, PA 18013-0099
14367659	+ Ctech Collection, 5505 Nesconset Highway, Mount Sinai, NY 11766-2037
14373844	+ Erie County Tax Claim Bureau, 140 West 6th Street, Room 110, Erie, PA 16501-1073
14367662	+ Medicor Associates Inc, 104 East 2nd Street, 2nd Floor, Erie, PA 16507-1532
14367664	++ PATHOLOGY ASSOCIATES OF ERIE, 5700 SOUTHWYCK BLVD, TOLEDO OH 43614-1509 address filed with court:, Pathology Associates of Erie Inc, 232 West 25th Street, Erie, PA 16544
14661298	UPMC Community Medicine, PO Box 1123, Minneapolis, MN 55440-1123
14661299	UPMC Hamot, PO Box 1123, Minneapolis, MN 55440-1123
14367669	+ UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14367670	+ UPMC Physician Services, PO Box 382046, Pittsburgh, PA 15250-0001
14409313	US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14661300	University of Pittsburgh Physicians, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ECMCBKNotices@ecmc.org	May 25 2022 23:57:00	ECMC, ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfolioconversion.com	May 26 2022 00:01:34	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: resurgentbknotifications@resurgent.com	May 26 2022 00:01:37	Wilmington Savings Fund Society, FSB, not in its i, c/o ShellPoint Mortgage Servicing, PO BOX 10826, GREENVILLE, SC 29603-0826
14367650	+ Email/Text: bncnotifications@pheaa.org	May 25 2022 23:57:00	AES, 1200 North 7th Street, Harrisburg, PA 17102-1419
14367651	+ Email/Text: bkrpt@retrievalmasters.com	May 25 2022 23:57:00	AMCA, PO Box 1235, Elmsford, NY 10523-0935
14367654	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2022 00:01:31	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14642752	+ Email/Text: bnc@bass-associates.com	May 25 2022 23:57:00	Cavalry Spv I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

District/off: 0315-1

User: auto

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Date Rcvd: May 25, 2022

Form ID: pdf900

Total Noticed: 43

14367656	+ Email/Text: bdsupport@creditmanagementcompany.com	May 25 2022 23:58:00	Credit Management Company, 2121 Noblestown Road, PO Box 16346, Pittsburgh, PA 15242-0346
14367657	+ Email/PDF: creditonebknotifications@resurgent.com	May 26 2022 00:01:23	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
14672081	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 25 2022 23:58:00	DLJ Mortgage Capital, Inc., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14766245	Email/Text: ECMCBKNotices@ecmc.org	May 25 2022 23:57:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14367660	+ Email/Text: bnc-bluestem@quantum3group.com	May 25 2022 23:58:00	Fingerhut, 6250 Ridgewood Road, St Cloud, MN 56303-0820
14369360	+ Email/Text: bankruptcy@flagshipcredit.com	May 25 2022 23:58:00	Flagship Credit Acceptance, PO BOX 3807, COPPELL TX 75019-5877
14367661	+ Email/Text: bankruptcy@flagshipcredit.com	May 25 2022 23:58:00	Flagship Credit Acceptance, Po Box 965, Chadds Ford, PA 19317-0643
14639900	Email/PDF: resurgentbknotifications@resurgent.com	May 26 2022 00:01:25	LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14380844	Email/PDF: cbp@onemainfinancial.com	May 26 2022 00:01:18	ONEMAIN FINANCIAL, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14367663	+ Email/PDF: cbp@onemainfinancial.com	May 26 2022 00:01:40	OneMain, Attn: Bankruptcy, 601 NW 2nd Street, Evansville, IN 47708-1013
14398849	+ Email/Text: bncnotifications@pheaa.org	May 25 2022 23:57:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14772717	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 26 2022 00:01:25	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14670672	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 26 2022 00:01:44	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14373472	+ Email/PDF: rmscidi@recoverycorp.com	May 26 2022 00:01:25	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14692820	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 26 2022 00:01:44	Portfolio Recovery Associate, LLC, PO Box 41067, Norfolk, VA 23541-1067
14367666	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	May 26 2022 00:01:37	Regional Finance Corporation, 550 Ohio Pike, Unit F, Cincinnati, OH 45255-3472
14367667	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 25 2022 23:58:00	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
14907672	Email/Text: mtgbk@shellpointmtg.com	May 25 2022 23:57:00	Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675
14367668	+ Email/Text: BankruptcyNotice@upmc.edu	May 25 2022 23:58:00	UPMC Hamot, 201 State Street, Erie, PA 16550-0001
14367669	^ MEBN	May 25 2022 23:52:43	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14367671	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	May 25 2022 23:57:00	Us Department Of Education, Great Lakes Higher Education, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3192
14919349	+ Email/PDF: resurgentbknotifications@resurgent.com	May 26 2022 00:01:26	Wilmington Savings Fund Society, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DLJ Mortgage Capital, Inc.
cr	*+	Americo Federal Credit Union, 4101 Main Street, Erie, PA 16511-1967
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675
14373843	*+	Associated Clinical Laboratories, PO Box 71312, Philadelphia, PA 19176-1312
14367665	##+	Penn Credit Corporation, Attn: Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor DLJ Mortgage Capital Inc. bnicholas@kmillawgroup.com
Daniel P. Foster	on behalf of Debtor John Mark Skladanowski dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Elaine Ann Skladanowski dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Edwin W. Smith	on behalf of Creditor Americo Federal Credit Union esmith@shapiralaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteedpda.com

TOTAL: 6